

Certificate Number: 20668-NJ-DE-039090437

Bankruptcy Case Number: 19-28370



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 20, 2024, at 11:51 o'clock AM EST, Justice Watts completed a course on personal financial management given by internet by Andrew Finberg, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 21, 2024 By: /s/Consuelo v Gerhardt

Name: Consuelo v Gerhardt

Title: Financial Educator